HLDI
Highway Loss Data Institute

Loss facts | December 2025

Collision coverage

Distribution of collision claims by claim size, 2024 calendar year

Collision coverage insures against physical damage to insured vehicles sustained in crashes. The information in this fact sheet is a summary of a larger report available only to IIHS-HLDI member companies and is based on collision coverage results for 1981–2025 model year cars, pickup trucks, and SUVs insured under private passenger automobile policies in calendar year 2024. The claim amounts do not include deductibles paid by policyholders, which vary from $0 to more than $1,000 but typically range from $251 to $500.

Most collision claims are for relatively small dollar amounts (**Figure 1**). About 30% of collision claims for automobiles cost less than $3,000. The largest number of auto claims occur in the $1,000–1,999 range, which accounts for 12% of all claims. Only 5% of claims cost $25,000 or more.

Figure 1: Distribution of claims by claim size

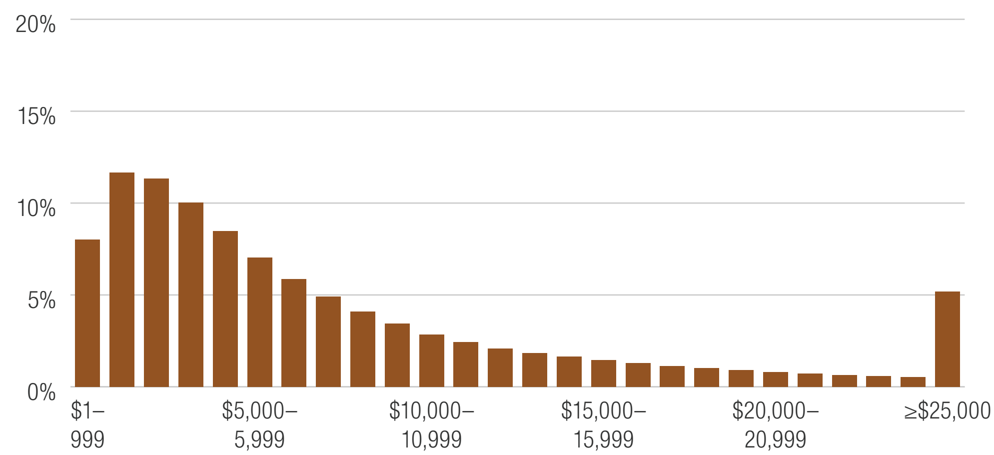

Figure 2 shows the cumulative distribution of claims by dollar amount. The first two ranges ($1–999 and $1,000–1,999) account for 20% of claims. By the $4,000–4,999 range, about half the claims have accumulated. By $9,000– 9,999, 75% have accumulated, and by the $18,000–18,999 range, 90% have accumulated.

Figure 2: Cumulative distribution of claims by claim size

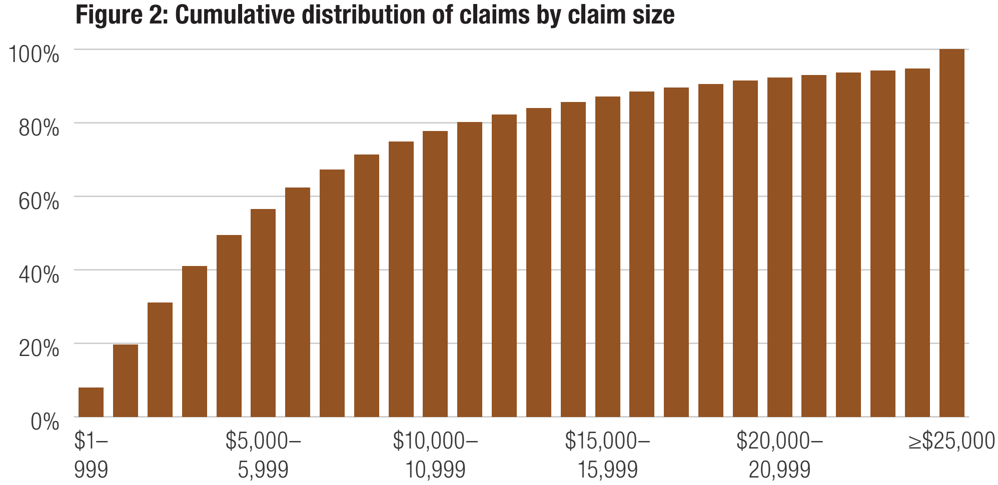

Table 1: Distribution of claims and dollars paid by loss amount				
Loss amount	Percent of collision claims	Cumulative percent of collision claims	Percent of total dollars paid for collision claims	Cumulative percent of total dollars paid for collision claims
$1–999	8.0%	8.0%	0.6%	0.6%
$1,000–1,999	11.7%	19.7%	2.2%	2.8%
$2,000–2,999	11.3%	31.0%	3.5%	6.3%
$3,000–3,999	10.0%	41.0%	4.4%	10.7%
$4,000–4,999	8.5%	49.5%	4.7%	15.4%
$5,000–5,999	7.0%	56.5%	4.8%	20.2%
$6,000–6,999	5.9%	62.4%	4.8%	25.0%
$7,000–7,999	4.9%	67.3%	4.6%	29.5%
$8,000–8,999	4.1%	71.4%	4.3%	33.9%
$9,000–9,999	3.4%	74.9%	4.1%	38.0%
$10,000–10,999	2.9%	77.7%	3.7%	41.7%
$11,000–11,999	2.4%	80.1%	3.5%	45.2%
$12,000–12,999	2.1%	82.2%	3.3%	48.5%
$13,000–13,999	1.8%	84.1%	3.1%	51.5%
$14,000–14,999	1.6%	85.7%	3.0%	54.5%
$15,000–15,999	1.4%	87.2%	2.8%	57.3%
$16,000–16,999	1.3%	88.4%	2.7%	60.0%
$17,000–17,999	1.1%	89.6%	2.5%	62.4%
$18,000–18,999	1.0%	90.6%	2.4%	64.8%
$19,000–19,999	0.9%	91.5%	2.2%	67.0%
$20,000–20,999	0.8%	92.3%	2.1%	69.1%
$21,000–21,999	0.7%	93.0%	1.9%	71.0%
$22,000–22,999	0.6%	93.7%	1.8%	72.8%
$23,000–23,999	0.6%	94.3%	1.7%	74.5%
$24,000–24,999	0.5%	94.8%	1.7%	76.2%
≥$25,000	5.2%	100.0%	23.8%	100.0%

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